

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David W. Chaput
Gisele R. Chaput
Debtors

Case No. 17-04630-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db/jdb
cr
David W. Chaput, Gisele R. Chaput, 113 Ginkgo Court, Chambersburg, PA 17201-3921
+KeyBank N.A., as S/B/M to First Niagara Bank N.A., KeyBank N.A., 4910 Tiedeman Rd,
Brooklyn, OH 44144-2338
4989783 Capital One Bank, P.O. Box 71087, Charlotte, NC 28272-1087
4989784 +Chambersburg Hospital, 112 North Seventh Street, Chambersburg, PA 17201-1700
4989785 Chase, P.O. Box 1423, Charlotte, NC 28201-1423
4989787 +Franklin County Area Tax Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3628
4989792 +KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Ste. 5000,
Philadelphia, PA 19106-1541
4989789 +Kathy Frazer, Tax Collector, P.O. Box 69, Orrstown, PA 17244-0069
4989790 +Kathy J. Frazer Tax Collector, P.O. Box 69, Orrstown, PA 17244-0069
4989794 L.L. Bean - Barclay, P.O. Box 13337, Philadelphia, PA 19101-3337
4989797 PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
4989798 Sheetz First Bank, P.O. Box 2557, Omaha, NE 68103-2557
4989800 +Victoria Falls Community Assn., 13701 Belle Chasse Blvd., Laurel, MD 20707-9462

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4989779 EDI: RMSC.COM Feb 26 2018 19:13:00 Amazon, P.O. Box 960013, Orlando, FL 32896-0013
4989780 EDI: BANKAMER.COM Feb 26 2018 19:13:00 Bank Americard, P.O. Box 15019,
Wilmington, DE 19886-5019
4989781 EDI: BANKAMER.COM Feb 26 2018 19:13:00 Bank of America, P.O. Box 15222,
Wilmington, DE 19886-5222
4989782 EDI: CAPITALONE.COM Feb 26 2018 19:13:00 Capital One Bank, P.O. Box 71083,
Charlotte, NC 28272-1083
4989786 EDI: DISCOVER.COM Feb 26 2018 19:13:00 Discover, P.O. Box 6103,
Carol Stream, IL 60197-6103
4989788 EDI: TSYS2.COM Feb 26 2018 19:13:00 Juniper, P.O. Box 13337,
Philadelphia, PA 19101-3337
4989791 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Feb 26 2018 19:24:51 Key Bank,
P.O. Box 94722, Cleveland, OH 44101-4722
4989793 EDI: CBSKOHL.S.COM Feb 26 2018 19:13:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
4989795 EDI: RMSC.COM Feb 26 2018 19:13:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
4989796 EDI: RMSC.COM Feb 26 2018 19:13:00 Lowe's Visa, P.O. Box 960010, Orlando, FL 32896-0010
4990291 +EDI: PRA.COM Feb 26 2018 19:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4989799 EDI: WTRRN.BANK.COM Feb 26 2018 19:13:00 Target - TD Bank, P.O. Box 660170,
Dallas, TX 75266-0170
4989802 EDI: RMSC.COM Feb 26 2018 19:13:00 WalMart, P.O. Box 530927, Atlanta, GA 30353-0927
4989801 EDI: RMSC.COM Feb 26 2018 19:13:00 Walmart, P.O. Box 960024, Orlando, FL 32896-0024
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William C Cramer on behalf of Debtor 2 Gisele R. Chaput williamcramer@embarqmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William C Cramer on behalf of Debtor 1 David W. Chaput williamcramer@embarqmail.com
TOTAL: 5

Information to identify the case:Debtor 1 **David W. Chaput**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6153**

EIN --_-----

Debtor 2 **Gisele R. Chaput**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3629**

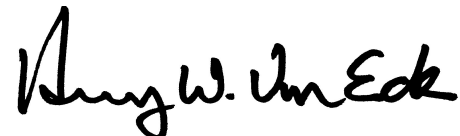
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-04630-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David W. Chaput

Gisele R. Chaput
aka Gisele Raymonde Chaput**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

February 26, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.